

FORM SE FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

0001025562

Registrant CIK Number

Option One Mortgage Acceptance Corporation

Exact Name of Registrant as Specified in Charter

Form 8-K, January 14, 2003, Series 2003-1

Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part (give period of report) 333-8283Z

SEC File Number, if available

Name of Person Filing the Document (If Other than the Registrant)

PROCESSED

JAN 1 7 2003

THOMSON FINANCIAL

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Dated: January 4, 2003

OPTION ONE MORTGAGE ACCEPTANCE

CORPORATION

Name:

Title:

David S. Wells

Assistant Secretary

IN ACCORDANCE WITH RULE 202 OF REGULATION S-T, THIS EXHIBIT IS BEING FILED IN PAPER PURSUANT TO A CONTINUING HARDSHIP EXEMPTION.

EXHIBIT INDEX

Exhibit No.	<u>Description</u>	<u>Format</u>
99.3	Computational Materials	P*

^{*}The Computational Materials have been filed on paper pursuant to a continuing hardship exemption from certain electronic filing requirements.

Total Marketing Pool All Loans w/ MI Coverage

General Pool Characteristics
Pool Size: \$537,360,632.16
Loan Count: 2,953
Avg.Balance: \$181,971.09
Total OBal: \$537,888,649.44
Avg. OBal: \$182,149.90
W.A. FICO*: 626
W.A. COLTV: 81.49%
W.A. CLTV: 81.41%
FNMA Conforming: 60.30%
W.A. Gross: 7.681%
W.A. OTem: 356.8
W.A. RTerm: 355.5
W.A. Age: 1.3
% over 80 COLTV: 40.50%
% over 100 COLTV:
% Balloon:
% ARM: 67.84%
W.A. Roll: 27.05 months
W.A. Margin: 5.042%
W.A. Initial Cap: 3.000%
W.A. Interim Cap: 1.003%
W.A. Ceiling: 13.788%
W.A. Floor: 7.766%
Max. Zipcode Conc: 0.51%
Section 32 Loans:
Silent Seconds: 3.82%
* FICO not available for 0
loans, or 0.00% of the
aggregate pool balance.

Group	Percent
1 2	49.16% 50.84
Total:	100.00%

Current Balance	Percent
50,001 - 100,000	12.58%
100,001 - 150,000	15.71
150,001 - 200,000	14.07
200,001 - 250,000	9.82
250,001 - 300,000	6.59
300,001 - 350,000	13.77
350,001 - 400,000	11.56
400,001 - 450,000	5.81
450,001 - 500,000	5.02
over 500,001	5.05
Total:	100.00%
Average: 181 971 09	1

Total:		10
Average:	181,971.09	
Lowest:	50,063.85	
Highest:	999,171.19	

Original Balance	Percent
50,001 - 75,000	5.55%
75,001 - 100,000	7.04
100,001 - 125,000	7.33
125,001 - 150,000	8.35
150,001 - 175,000	7.12
175,001 - 200,000	6.98
200,001 - 225,000	5.71
225,001 - 250,000	4.11
250,001 - 275,000	3.77
275,001 - 300,000	2.83
300,001 - 325,000	7.23
325,001 - 350,000	6.48
350,001 - 375,000	5.25
375,001 - 400,000	6.37
400,001 - 425,000	3.14
425,001 - 450,000	2.67
450,001 - 475,000	1.72
475,001 - 500,000	3.31
over 500,001	5.05
Total:	100.00%
Average: 182,149,90 Lowest: 50,212.00 Highest: 999,999.00 S.D.: 124,590.40	_

Lien Position	Percent
1	100.00%
Total:	100.00%

Prepay Penalty	Percent
1% of UPB	1.11%
2% of UPB	1.19
2Mo Int on 80%	0.06
3Mo Int on 80%	9.05
5/4/3/2/1% of UPB	0.31
None	19.28
Standard	69.00
Total:	100.00%

Coupon	Percent
Coupon	reiteilt
5.001 - 5.500	0.08%
5.501 - 6.000	2.95
6.001 - 6.500	7.79
6.501 - 7.000	16.87
7.001 - 7.500	18.82
7.501 - 8.000	23.14
8.001 - 8.500	12.49
8.501 - 9.000	9.68
9.001 - 9.500	4.12
9.501 - 10.000	2.72
10.001 - 10.500	0.79
10.501 - 11.000	0.48
11.001 - 11.500	0.01
11.501 - 12.000	0.01
12.501 - 13.000	0.02
13.001 - 13.500	0.01
Total:	100.00%
W.A.: 7.681 Lowest: 5.250 Highest: 13,150	

Credit Score*	Percent
750 - 799 700 - 749 650 - 699 600 - 649 550 - 599 500 - 549	3.04% 9.34 20.75 29.26 30.66 6.96
Total:	100.00%
W.A.: 626 Lowest: 540 Highest: 794 S.D.: 57	 -

Product Type	Percent
2/28 ARM 30 Y FIX 3/27 ARM 15/15 ARM 15 Y FIX 20 Y FIX	61.07% 30.15 5.21 1.47 1.22 0.80
2/13 ARM	0.10
Total:	100.00%

Index	Percent
6ML FIX	67.84% _32.16
Total:	100.00%

Loan Purpose	Percent
C/O Refi Purchase R/T Refi	62.67% 29.52 7.81
Total:	100.00%

Property Type	Percent
SFR	71.77%
PUD	11.97
2-4 Family	11.09
Low Rise Condo	3.63
MF Housing	1.03
High Rise Condo	0.52
Total:	100.00%

State		Percent
California		20.70%
New York Massachusetts		13.05 9.45
New Jersey		6.81
Florida		6.38
Texas		4.39
Other	_	39.20
Total:		100.00%
Number of States:	49	

MI Provider	Percent
Radian	100.00%
Total:	100.00%

Zip Code	Percent
11236	0.51%
92630	0.37
90275	0.34
02124	0.31
95051	0.30
Other	98.17
Total:	100.00%

Occupancy Status	Percent
Owner Occupied	92.91%
Non-Owner Occupied Second Home	5.41 1.68
Total:	100.00%

Documentation	Percent
Full Stated Income Limited Income No Doc	59.86% 39.26 0.73 0.15
Total:	100.00%

Percent
54.79%
18.63
18.35
8.23
100.00%

COLTV	Percent
60.01 - 65.00	6.00%
65.01 - 70.00	9.14
70.01 - 75.00	10.99
75.01 - 80.00	33.37
80.01 - 85.00	7.34
85.01 - 90.00	18.33
90.01 - 95.00	13.37
95.01 - 100.00	1.46
Total:	100.00%
W.A.: 81.49%	
Lowest: 60.10%	
Highest: 100.00%	
S.D.: 9.18%	

CLTV	Percent
60.01 - 65.00	6.00%
65.01 - 70.00	9.14
70.01 - 75.00	10.99
75.01 - 80.00	33.37
80.01 - 85.00	7.34
85.01 - 90.00	18.36
90.01 - 95.00	13.34
95.01 - 100.00	1.46
Total:	100.00%
W.A.: 81.41%	
Lowest: 60.04%	
Highest: 100.00%	
S.D.: 9.17%	

Delinquency*	Percent
0 to 29 days	100.00%
Total:	100.00%
* OTS method	

Prepay Penalty Term	Percent
0 12 24 30 36	19.28% 6.45 49.94 0.36 23.96
Total:	100.00%
W.A.: 26.63 Lowest: 0 Highest: 36 S.D.: 12.3	

Original Term	Percent
180 240 360	1.26% 0.80 97.95
Total:	100.00%
W.A.: 356.8 months Lowest: 180 months Highest: 360 months S.D.: 25.9 months	

Rterm	Percent
151 - 180 211 - 240 331 - 360	1.26% 0.80 97.95
Total:	100.00%
W.A.: 355.5 months Lowest: 176 months Highest: 360 months S.D.: 26.0 months	

Percent
0.65%
10.44
40.75
34.32
11,96
1.68
0.17
0.03
100.00%

Initial Cap	Percent
3.000	100.00%
Total:	100.00%
W.A.: 3.000% Lowest: 3.000% Highest: 3.000% S.D.: 0.000%	

Months to Roll	Percent
7 - 12	0.03%
13 - 18	0.04
19 - 24	90.10
31 - 36	7.67
over 37	2.16
Total:	100.00%
W.A.: 27.1 months	
Lowest: 11 months	
Highest: 180 months	
S.D.: 24.8 months	

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information, and Banc of America Securities LLC (the "Underwriter") is not soliciting any action based upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is accurate or complete, and it should not be relied upon as such. By accepting this material, the recipient agrees that it will not distribute or provide the material to any other person. The information contained in this material may person that the securities regarding market conditions regarding market conditions. The information contained in this material may be based on assumptions regarding market conditions or events, and this material should not be relied upon for such purposes. The Underwriter makes no representation regarding the reasonableness of such assumptions, or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriter and its affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or such purposes. The Underwriter and its affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long of which the securities and Exchange Commission (the "SEC"), and incorporated by reference into an effective registration statement previously filed with the SEC under Rule 415 of the Securities Act of 1933, including all cases where the material does not pertain to securities that are utlimately offered for sale pursuant to such registration s

Total Marketing Pool All Loans w/ MI Coverage

Interim Cap	Percent
1.000 1.500	99.45% 0.55
Total:	100.00%
W.A.: 1.003% Lowest: 1.000% Highest: 1.500% S.D.: 0.027%	

Maximum Rate	Percent
11.001 - 12.000	2.96%
12.001 - 13.000	20.01
13.001 - 14.000	42.02
14.001 - 15.000	25.74
15.001 - 16.000	7.93
16.001 - 17.000	1.16
17.001 - 18.000	0.14
18.001 - 19.000	0.02
19.001 - 20.000	0.02
Total:	100.00%
W.A.: 13.788%	
Lowest: 11.300%	
Highest: 19.150%	
S.D.: 1.003%	

Minimum Rate	Percent
5.001 - 6.000 6.001 - 7.000 7.001 - 8.000 8.001 - 9.000 9.001 - 10.000 10.001 - 11.000 11.001 - 12.000 12.001 - 13.000 13.001 - 14.000	2.96% 20.23 43.25 24.72 7.54 1.24 0.02 0.02 0.02
Total:	100.00%
W.A.: 7.766% Lowest: 5.300% Highest: 13.150% S.D.: 0.994%	

This Structural Term Sheet, Collateral Term Sheet, or Computational Materials, as appropriate (the "material"), is for your private information, and Banc of America Securities LLC (the "Underwriter") is not soliciting any action besed upon it. This material is not to be construed as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is accurate or complete, and it should not be relied upon as such. By accepting this material, the recipient agrees that it will not distribute or provide the material to any other or the information contained in this material may be based on assumptions regarding market conditions and other matters as reflected herein. The Underwriter makes no representation regarding the reasonableness of such assumptions, or the likelihood that any of such assumptions will coincide with actual market conditions or events, and this material should not be relied upon for such purposes. The Underwriter and its affiliates, officers, directors, partners and employees, including persons involved in the preparation or issuance of this material may, from time to time, have long or short positions in, andlor buy and self, the securities mentioned therein or derivatives thereof (including options). This material may be filed with the Sectionage Commission (the "SEC"), and incorporated by reference into an effective registration statement, Information contained in this material is current as of the date appearing on this material on this material does not pertain to securities that are utilimately offered for sale pursuant to such registration statement. Information contained in this material, whether regarding the assets backing any securities discussed herein superseded by the information contained in any final prospectus for any securities actually sold to you. This material and has not au

Total Marketing Pool All Loans w/o MI Coverage

General Pool Characteristics Pool Size: \$267,898,198.46 Loan Count: 1,762 Avg.Balance: \$152,042.11 Total OBal: \$268,161,383.81 Avg. OBal: \$152,191.48 W.A. FICOT: 553 W.A. COLTV: 72.11% W.A. CLTV: 72.10% FNIMA Conforming: 64,53% W.A. Gross: 8,532% W.A. OTerm: 355.3 W.A. RTerm: 354.0 W.A. Age: 1.3 & over 80 COLTV: 20.01%
Loan Count: 1,762 Avg.Balance: \$152,042.11 Total OBal: \$268,161,383.81 Avg. OBal: \$152,191.48 W.A. FICO*: 553 W.A. COLTV: 72.11% W.A. CLTV: 72.04% FNMA Conforming: 64.53% W.A. GYoss: 8.532% W.A. OTerm: 355.3 W.A. RTerm: 355.0 W.A. Age: 1.3
Avg.Balance: \$152.042.11 Total OBal: \$268.161,383.81 Awg. OBal: \$152,191,48 W.A. FICO*: 553 W.A. COLTV: 72.11% W.A. CLTV: 72.04% FNIMA Conforming: 64.53% W.A. Gross: 8.532% W.A. OTerm: 355.3 W.A. RTerm: 354.0 W.A. Age: 1.3
Total OBal: \$268, 161,383.81 Avg. OBal: \$152,191.48 W.A. FICO ⁺ : 553 W.A. CCLTV: 72.11% W.A. CLTV: 72.04% FNMA Conforming: 64,53% W.A. Gross: 8.532% W.A. OTerm: 355.3 W.A. RTerm: 354.0 W.A. Age: 1.3
Avg. OBal: \$152,191.48 W.A. FICO": 553 W.A. COLTV: 72.11% W.A. COLTV: 72.04% FNMA Conforming: 64.53% W.A. Gross: 8.532% W.A. OTerm: 355.3 W.A. RTerm: 354.0 W.A. Age: 1.3
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W.A. COLTV: 72.11% W.A. CLTV: 72.04% FNMA Conforming: 64.53% W.A. Gross: 8.532% W.A. OTerm: 355.3 W.A. RTerm: 354.0 W.A. Age: 1.3
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FNMA Conforming: 64.53% W.A. Gross: 8.532% W.A. OTerm: 355.3 W.A. RTerm: 354.0 W.A. Age: 1.3
W.A. Gross: 8.532% W.A. OTerm: 355.3 W.A. RTerm: 354.0 W.A. Age: 1.3
W.A. OTerm: 355.3 W.A. RTerm: 354.0 W.A. Age: 1.3
W.A. RTerm: 354.0 W.A. Age: 1.3
W.A. Age: 1.3
9/ Augr 90 COLTV: 20 019/
A DV61 00 COLTV. 20.0174
% over 100 COLTV:
% Balloon: 0.02%
% ARM: 80,71%
W.A. Roll: 25.95 months
W.A, Margin: 5.745%
W.A. Initial Cap: 3.000%
W.A. Interim Cap: 1.000%
W.A. Ceiling: 14.582%
W.A. Floor: 8,566%
Max. Zipcode Conc: 0.60%
Section 32 Loans:
Silent Seconds: 2.07%
* FICO not available for 87
loans, or 3.30% of the

Group	Percent
1 2	60.85% 39.15
Total:	100.00%

aggregate pool baland

Current Balance	Percent
50,001 - 100,000 100,001 - 150,000 150,001 - 200,000 200,001 - 250,000 250,001 - 300,000	18.04% 20.71 17.32 12.52 7.74
300,001 - 350,000 350,001 - 400,000 400,001 - 450,000 450,001 - 500,000 over 500,001	8.24 7.29 3.06 1.62 3.46
Total:	100.00%
Average: 152,042.11 Lowest: 50,126.85 Highest: 1,014,176.19 S.D.: 102,024.28	•

Original Balance	Percent
50.001 - 75.000	8.63%
75,001 - 100,000	9.40
100,001 - 125,000	11.00
125,001 - 150,000	9.71
150,001 - 175,000	8.25
175,001 - 200,000	9.07
200,001 - 225,000	6.29
225,001 - 250,000	6.14
250,001 - 275,000	4.09
275,001 - 300,000	3.74
300,001 - 325,000	4.35
325,001 - 350,000	3.89
350,001 - 375,000	3.78
375,001 - 400,000	3.51
400,001 - 425,000	1.09
425,001 - 450,000	1.98
450,001 - 475,000	0.34
475,001 - 500,000	1.27
over 500,001	3.46
Total:	100.00%
Average: 152,191.48 Lowest: 50,150.00 Highest: 1,015,000.00)
S.D.: 102,126.89	

Lien Position	Percent
1	97.84%
2	2.16
Total:	100.00%

Prepay Penalty	Percent
1% of UPB	0.49%
2% of UPB	0.69
3Mo Int on 80%	6.62
5% of UPB	0.15
5/4/3/2/1% of UPB	0.66
None	23.34
Standard	68.04
Total:	100.00%

Coupon	Percent
5.501 - 6.000	1.80%
6.001 - 6,500	3.83
6.501 - 7.000	7.23
7.001 - 7.500	9.39
7.501 - 8.000	14.94
8.001 - 8.500	15.35
8.501 - 9.000	16.76
9.001 - 9.500	10.25
9.501 - 10.000	8.91
10.001 - 10.500	3.85
10.501 - 11.000	3.61
11.001 - 11.500	1.82
11.501 - 12.000	1.48
12.001 - 12.500	0.47
12.501 - 13.000	0.25
13.001 - 13.500	0.03
13.501 - 14.000	0.03
Total:	100.00%
W.A.: 8,532	
Lowest: 5.600	
Highest: 13.600	
S.D.: 1.349	

Credit Score*	Percent
800 - 849 750 - 799 700 - 749 850 - 699 600 - 649 550 - 599 500 - 549	0.23% 1.34 1.46 4.95 11.37 11.69 68.96
Total:	100.00%
W.A.: 553 Lowest: 500 Highest: 800 S.D.: 48	

Product Type	Percent
2/28 ARM	75.12%
30 Y FIX	16.10
3/27 ARM	4.18
20 Y FIX	1.95
15/15 ARM	1.33
15 Y FIX	1.22
2/13 ARM	0.09
15/30 BALLOON	0.02
Total:	100.00%

Percent
80.71%
19.29
100.00%

Loan Purpose	Percent
C/O Refi	76.94%
Purchase	14.33
R/T Refi	8.73
Total:	100.00%

81.90%
7.58
7.43
2.60
0.35
0.13
100.00%

State	Percent
California	24.79%
New York	16.05
Massachusetts	6.77
New Jersey	5.87
Florida	5.06
Illinois	4.14
Other	37.33
Total:	100.00%
Number of States:	44

MI Provider	Percent
None	100.00%
Total;	_100.00%

Zip Code	Percent
94558	0.60%
94507	0.38
93108	0.35
11733	0.35
94565	0.34
Other	97.97
Total:	100.00%

Occupancy Status	Percent
Owner Occupied Non-Owner Occupied	96.01% 2.98
Second Home	1.01
Total:	100.00%

Documentation	Percent
Full Stated Income Limited Income	58.50% 40.40 1.09
Total:	100.00%

Credit Grade	Percent
AA	35.62%
Α	23.81
В	21.07
С	10.88
CC	6.17
AA+	2.46
Total:	100.00%

COLTV	Percent
less than 20.00	0.07%
20.01 - 25.00	0.29
25.01 - 30.00	0.19
30.01 - 35.00	1.47
35.01 - 40.00	0.71
40.01 - 45.00	1.29
45.01 - 50.00	2.31
50.01 - 55.00	5.26
55.01 - 60.00	10.17
60.01 - 65.00	9.41
65.01 - 70.00	9.17
70.01 - 75.00	14.07
75.01 - 80.00	25.58
80.01 - 85.00	7.08
85.01 - 90.00	10.29
90.01 - 95.00	2.53
95.01 - 100.00	0.11
Total:	100.00%
W.A.: 72.11%	
Lowest: 15.50%	
Highest: 100.00%	
S.D.: 13.59%	

CLTV	Percent
tess than 20.00	0.07%
20.01 - 25.00	0.29
25.01 - 30.00	0.19
30.01 - 35.00	1.47
35.01 - 40.00	0.71
40.01 - 45.00	1.32
45.01 - 50.00	2.30
50.01 - 55.00	5.23
55.01 - 60.00	10.17
60.01 - 65.00	9.41
65.01 - 70.00	9.17
70.01 - 75.00	14.07
75.01 - 80.00	25.58
80.01 - 85.00	7.14
85.01 - 90.00	10.23
90.01 - 95.00	2.53
95.01 - 100.00	0.11
Total:	100.00%
W.A.: 72.04% Lowest: 15.47% Highest: 99.97%	
S.D.: 13.58%	

Delinguency*	Percent
0 to 29 days	100.00%
Total:	100.00%
OTS method	

Prepay Penalty Term	Percent
0 12 24 30 36 60	23.34% 3.35 56.96 0.14 16.09 0.11
Total:	100.00%
W.A.: 26.06 Lowest: 0 Highest: 60 S.D.: 12.3	

Original Term	Percent
180 240 360	1.33% 1.95 96.73
Total:	100.00%
W.A.: 355.3 months Lowest: 180 months Highest: 360 months S.D.: 35.2 months	

Rterm	Percent
151 - 180 211 - 240 331 - 360	1,33% 1,95 96,73
Total:	100.00%
W.A.: 354.0 months Lowest: 177 months Highest: 360 months S.D.: 35.3 months	

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Total Marketing Pool All Loans w/o MI Coverage

Rate Margin	Percent
less than 3,000	0.18%
3.001 - 4.000 4.001 - 5.000	4.34 22.92
5.001 - 6.000	36.69
6.001 - 7.000	22.27
7.001 - 8.000	11.01
8.001 - 9.000	2.10 0.45
9.001 - 10.000 over 10.001	0.45
Total:	100.00%

W.A.: 5.745% Lowest: 3.000% Highest: 10.400% S.D.: 1.140%

	_
Initial Cap	Percent
3.000	100.00%
Total:	100.00%
W.A.: 3.000% Lowest: 3.000% Highest: 3.000% S.D.: 0.000%	

Months to Roll	Percent
13 - 18 19 - 24 31 - 36	0.26% 92.92 5.18
over 37 Total:	1.65
W.A.: 25.9 months Lowest: 13 months Highest: 179 months S.D.: 21.7 months	

Interim Cap	Percent
1.000 1.500	99.92% 0.08
Total:	100.00%
W.A.; 1.000% Lowest: 1.000% Highest: 1.500% S.D.: 0.013%	

Maximum Rate	Percent
11.001 - 12.000 12.001 - 13.000 13.001 - 14.000 14.001 - 15.000 15.001 - 16.000 16.001 - 17.000 17.001 - 18.000 18.001 - 19.000	1.29% 8.18 24.11 35.69 20.83 6.54 2.81 0.55
Total:	100.00%
W.A.: 14.582% Lowest: 11.600% Highest: 18.990% S.D.: 1.224%	

Percent
1.29%
8.18
24.38
36.42
19.98
6.54
2.72
0.49
100.00%

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Banc of America Securities

Transaction

Option One Mortgage Acceptance Corporation

2003-1 Series

\$1.6 Billion of Home Equity Mortgage Loans

Collateral Originator

Option One Mortgage Corporation

Servicer

Option One Mortgage Corporation

Rating Agencies Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,408,000,000	88.00%	12.00%	24.00%
M1	Aa2	AA	AA	Float	72,000,000	4.50%	7.50%	15.00%
M2	A2	Α	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	8BB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
oc	UR	UR	UR	Resid	8,000,000	0.50%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization is fully funded at 50bps and is floored at 50bps

Trigger Event

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Distribution Dates	Cumulative Realized Loss Percentage
February 2006 - January 2007	[1.75]%
February 2007 - January 2008	[2,75]%
February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

22% Severity

М3

LIBOR Scenario	CDR Break	Cum Loss	Prin Writedown	WAL	Collateral Modified Duration
Flat LIBOR	14.7%	8.1%	1.0%	9.8	2.5
Fwd LIBOR	9.1%	5.6%	0.8%	11.1	2.6
Fwd LIBOR+100	8.0%	5.0%	0.0%	11.4	2.6
Fwd LIBOR+200	6.6%	4.3%	2.2%	11.9	2.6

			FWG LIBOR	
			Prin	
Severity	CDR Break	Cum Loss	Writedown	WAL
32	6.0%	5.7%	1.1%	11.9
42	4.5%	5.8%	1.9%	12.4

3.9%

10.3%

10.5%

5.8% 2.6% 12.7 2.8 Fwd LIBOR / 22% Severity Collateral Prin Modified CPR CDR Break Writedown Duration Cum Loss 20 9 1% 6.4% 0.3% 14.5

1.2%

7.8

_	32% Severity / Fwd LIBOR+100						52% Severity / Fwd LIBOR+100				
	CPR			Prin		Collateral Modified			Prin		Collateral Modified
Ţ		CDR Break	Cum Loss	Writedown	WAL	Duration	CDR Break	Cum Loss	Writedown	WAL	Duration
1	40	5.9%	3.4%	0.6%	B.4	1.7	3.6%	3.5%	1.7%	8.7	1.8
L	50	6.2%	2.7%	0.9%	6.4	1.4	3.8%	2.8%	2.4%	6.6	1.4

1.7

Collateral Modified Duration 2.7

2.7

12 month delay

40

Trigger failing

Run to maturity

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

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Transaction Issuer

Option One Mortgage Acceptance Corporation

Series

2003-1

Collateral

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Originator

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Servicer

Option One Mortgage Corporation

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Rating Agencies

Moody's, S&P and Fitch

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M2	A2	Α	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
oc	UR	UR	UR	Resid	8,000,000	0.50%		

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February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

45% Severity 50% Severity	45% Severity	50% Severity
---------------------------	--------------	--------------

Class	CDR Break	Cum Loss	CDR Break	Cum Loss
M1	10.4%	12.7%	9.2%	12.8%
M2	6.6%	8.7%	5.9%	8.8%
М3	4.2%	5.8%	3.7%	5.8%

12 month delay

Trigger failing

Run to maturity

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Run using Fwd LIBOR

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Rating Agencies

Moody's, S&P and Fitch

Structure

Credit Support

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M2	A2	Α	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
oc	UR	UR	UR	Resid	8,000,000	0.50%		

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February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

Run to Call with 0 months Recovery Lag

		10% Loss Severity					20% Loss Severity			
	100% PPC		150% PPC		100% PPC		150% PPC			
Class	ODR Break	Cum Loss	ODR Break	Cum Loss	ODR Break	Cum Loss	ODR Break	Cum Loss		
M2	No break @ 100% ODR			39.8%	7.9%	51.5%	6.6%			
M3	47.0%	4.6%	58.8%	3.6%	23.4%	4.6%	24.2%	3.4%		

Run to Maturity with 18 months Recovery Lag

		10% Loss Severity				20% Loss Severity			
100% PPC		150% PPC		100% PPC		150% PPC			
Class	ODR Break	Cum Loss	ODR Break	Cum Loss	ODR Break	Cum Loss	ODR Break	Cum Loss	
M2	76.4%	6.9%	No break @ 1	00% ODR	33.7%	6.7%	26.6%	5.2%	
M3	39.6%	4.0%	25.5%	2.5%	16.9%	3.4%	11.1%	2.2%	

Trigger failing Defaults are included in prepayments 100% PPC is 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans Run with Forward LIBOR ODR Break is default rate based on original balance that causes first dollar of principal loss

		_ M Fix Def_
ſ	Year	Default Curve
ſ	1	3%
ı	2	12%
ı	3	20%
١	4	25%
ı	5	20%
ı	6	15%
ı	7	5%

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Collateral

\$1.6 Billion of Home Equity Mortgage Loans

Originator

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Rating

Rating Agencies

Moody's, S&P and Fitch

Structure

Credit Support

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M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
OC	UR	UR	UR	Resid	8,000,000	0.50%		

After the Stepdown Date the subordinates may receive principal payments

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February 2007 - January 2008	[2.75]%
February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

	Fwd L	IBOR	Fwd LIBOR+200		
Class	CDR Break	Cum Loss	CDR Break	Cum Loss	
M2	7.1%	10.3%	5.1%	7.7%	
M3	4.6%	7.0%	3.3%	5.2%	

50% Severity

6 month delay

Trigger failing

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

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Moody's, S&P and Fitch

Structure

Credit Support

- 1. Excess Interest
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M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
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February 2010 and afterwards	[4.00]%

Loss Coverage

	Fwd L	IBOR	Fwd LIBOR+200		
Class	CDR Break	Cum Loss	CDR Break	Cum Loss	
M2	7.1%	10.3%	5.1%	7.7%	
М3	4.6%	7.0%	3.3%	5.2%	
M4	2.8%	4.4%	2.2%	3.5%	

50% Severity

6 month delay

Trigger failing

Run to maturity

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February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

50% Severity

	30% 3	everity
Class	CDR Break	Cum Loss
M1	9.2%	12.8%
M2	5.9%	8.8%
M3	3.7%	5.8%
M4	2.3%	3.7%

12 month delay

Trigger failing

Run to maturity

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Loss Coverage

						LIBOR Ramps		Ramps
	Static LIBOR Static LIBOR		+400bps to Period 16		+400bps to Period 16			
	Mati	ırity	Call		Maturity		Call	
Class	CDR Break	Cum Loss	CDR Break	Cum Loss	CDR Break	Cum Loss	CDR Break	Cum Loss
M2	7.8%	12.2%	8.1%	11.7%	4.1%	7.0%	4.4%	6.9%
M3	5.6%	9.2%	6.2%	9.3%	2.6%	4.6%	2.8%	4.5%

55% loss severity

12 month delay

Trigger failing

Run to maturity

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

"Break" is first dollar of principal loss

1M LIBOR 1.38%, 6M LIBOR 1.4056%

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Banc of America Securities



Issuer

Option One Mortgage Acceptance Corporation

Series

2003-1

Collateral

\$1.6 Billion of Home Equity Mortgage Loans

Originator Option One Mortgage Corporation

Servicer Rating Option One Mortgage Corporation

Rating Agencies

Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
 - 2- Overcollateralization
 - 3- Subordination

						Initial	Initial	Stepdowr
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,408,000,000	88.00%	12.00%	24.00%
M1	Aa2	AA	AA	Float	72,000,000	4.50%	7.50%	15.00%
M2	A2	Α	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
ос	UR	UR	UR	Resid	8,000,000	0.50%		

Realized Loss Percentage

After the Stepdown Date the subordinates may receive principal payments Overcollateralization is fully funded at 50bps and is floored at 50bps

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) 60+ day delinquency percentage is greater than 70% of the senior enhancement percentage
- (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative
February 2006 - January 2007	[1.75]%
February 2007 - January 2008	[2.75]%
February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

M2			Static LIBOR			LIBOR ramps up +400bps to Period 16				
ARM PPC	60	85	115	145	170	60	85	115	145	170
FRM PPC	50	75	100	125	150	50	75	100	125	150
CDR Break	7.7%	7.7%	7.8%	7.8%	7.9%	3.8%	3.9%	4.1%	4.3%	4.5%
Cum Loss	18.7%	14.8%	12.2%	10.4%	9.2%	10.8%	8.3%	7.0%	6.1%	5.5%
Bond Loss	3.0%	1.4%	2.5%	0.5%	1.6%	5.1%	4.2%	3.5%	2.3%	2.0%

M3	Static LIBOR					LIBOR ramps up +400bps to Period 16				
ARM PPC	60	85	115	145	170	60	85	115	145	170
FRM PPC	50	75	100	125	150	50	75	100	125	150
CDR Break	5.7%	5.7%	5.6%	5.5%	5.3%	2.9%	2.7%	2.6%	2.5%	2.5%
Cum Loss	14.9%	11.5%	9.2%	7.6%	6.4%	8.5%	6.0%	4.6%	3.6%	3.1%
Bond Loss	0.4%	1.6%	2.5%	2.5%	0.2%	6.7%	5.8%	4.0%	0.6%	2.9%

55% loss severity

12 month delay

Trigger failing

Run to maturity

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Banc of America Securities

Transaction

issuer

Option One Mortgage Acceptance Corporation

Series

2003-1

Collateral Originator \$1.6 Billion of Home Equity Mortgage Loans

Option One Mortgage Corporation

Servicer Rating Option One Mortgage Corporation

Rating Agencies

Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,408,000,000	88.00%	12.00%	24.00%
M1	Aa2	AA	AA	Float	72,000,000	4.50%	7.50%	15.00%
M2	A2	Α	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	8BB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
oc	UR	UR	UR	Resid	8,000,000	0.50%		

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Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) 60+ day delinquency percentage is greater than 70% of the senior enhancement percentage
- (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
February 2006 - January 2007	[1.75]%
February 2007 - January 2008	[2.75]%
February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

	Static	LIBOR	Fwd LIBOR		
Class	Max CDR	Cum Loss	Max CDR	Cum Loss	
M1	15.5%	15.3%	11.8%	12.5%	
M2	10.8%	11.6%	7.4%	8.5%	
M3	7.7%	8.8%	4.6%	5.6%	
M4	5.1%	6.2%	2.8%	3.6%	

40% loss severity

12 month delay

Trigger failing

Run to maturity

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

Max CDR is the highest CDR at which the Class recieves no principal loss

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Banc of America Securities

Transaction

Issuer Series Option One Mortgage Acceptance Corporation

2003-1

Collateral Originator \$1.6 Billion of Home Equity Mortgage Loans

Option One Mortgage Corporation

Servicer Rating Option One Mortgage Corporation

Rating Agencies

Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2. Overcollateralization
- 3- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,408,000,000	88.00%	12.00%	24.00%
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M2	A2	Α	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
ОС	UR	UR	UR	Resid	8,000,000	0.50%		

Internal Use Only

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization is fully funded at 50bps and is floored at 50bps

Trigger Event

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February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Static LIBOR

Loss Coverage

Run at Flat CDR

IVUII		00.1

	PPC	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Defau
Ţ	50	12.6%	19.0%	47.5%	7.9%	14.0%	35.0%	5.6%	10.7%	27.2%
	100	14.0%	14.2%	35.5%	11.0%	11.8%	29.5%	7.4%	8.5%	21.3%
- [150	15.3%	11.9%	29.7%	13.1%	10.4%	26.1%	8.9%	7.5%	18.7%
	200	16.5%	10.5%	26.1%	14.7%	9.4%	23.6%	10.2%	6.8%	17.0%

Fwd LIBOR

Ewd LIBOR+200

Run at Flat CDR

Class M3

Class M2

		Static LIBOR	1		Fwd LIBOR			Fwd LIBOR+	200
PPC	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default
50	9.7%	16.1%	40.2%	5.0%	9.9%	24.7%	3.7%	7.8%	19.4%
100	11.3%	12.1%	30.1%	7.2%	8.3%	20.8%	5.0%	6.1%	15.2%
150	12.0%	9.7%	24.2%	9.2%	7.7%	19.2%	6.0%	5.2%	13.0%
200	12.7%	8.3%	20.7%	10.9%	7.2%	18.0%	6.7%	4.6%	11.5%

40% loss severity

0 month delay

Trigger failing

Run to maturity

Defaults are in addition to prepayments

100 PPC means 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans

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Option One Mortgage Corporation Originator

Servicer

Option One Mortgage Corporation

Rating Rating Agencies

Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
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						Initial	Initial	Stepdown
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M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
ОС	UR	UR	UR	Resid	8,000,000	0.50%		

Internal Use Only

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Overcollateralization is fully funded at 50bps and is floored at 50bps

Triager Event

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February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

Run at Flat CDR

			Static LIBOR	1		Fwd LIBOR			Fwd LIBOR+200			
	PPC	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default		
	50	12.6%	19.0%	47.5%	7.9%	14.0%	35.0%	5.6%	10.7%	27.2%		
-	100	14.0%	14.2%	35.5%	11.0%	11.8%	29.5%	7.4%	8.5%	21.3%		
-	150	15.3%	11.9%	29.7%	13.1%	10.4%	26.1%	8.9%	7.5%	18.7%		
	200	16.5%	10.5%	26.1%	14.7%	9.4%	23.6%	10.2%	6.8%	17.0%		

Run at Flat CDR

Class M3

Class M2

		Static LIBOR	₹		Fwd LIBOR			Fwd LIBOR+200			
PPC	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default	CDR Break	Cum Loss	Cum Default		
50	9.7%	16.1%	40.2%	5.0%	9.9%	24.7%	3.7%	7.8%	19.4%		
100	11.3%	12.1%	30.1%	7.2%	8.3%	20.8%	5.0%	6.1%	15.2%		
150	12.0%	9.7%	24.2%	9.2%	7.7%	19.2%	6.0%	5.2%	13.0%		
200	12.7%	8.3%	20.7%	10.9%	7.2%	18.0%	6.7%	4.6%	11.5%		

40% loss severity

0 month delay

Trigger failing Run to maturity

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Rating

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Structure

Credit Support

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						Initial	Initial	Stepdown
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M2	A2	Α	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	BBB-	Float	16,000,000	1.00%	0.50%	1.00%
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February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

	Static	LIBOR	Fwd LIBOR			
Class	CDR Break	Cum Loss	CDR Break	Cum Loss		
M1	15.6%	15.4%	11.9%	12.6%		
M2	10.9%	11.7%	7.5%	8.6%		
M3	7.8%	8.9%	4.7%	5.7%		
M4	5.2%	6.3%	2.9%	3.7%		

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Banc of America Securities

Excess Spread

		Static	Forward	Forward	Forward			Static	Forward	Forward	Forward
Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR	Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR
1	2/25/03	78	78	1.38	1.41	43	#VALUE!	430	223	4.45	4.65
2	3/25/03	332	332	1.38	1.43	44	#VALUE!	430	222	4.51	4.70
3	4/25/03	485	482	1.40	1.45	45	#VALUE!	438	240	4.58	4.73
4	5/25/03	491	490	1.39	1.49	46	#VALUE!	431	216	4.64	4.77
5	6/25/03	484	480	1.42	1.54	47	#VALUE!	438	227	4.70	4.81
6	7/25/03	491	485	1.44	1.61	48	#VALUE!	431	211	4.76	4.84
7	8/25/03	484	471	1.51	1.68	49	#VALUE!	416	203	4.70	4.88
8	9/25/03	484	467	1.54	1.79	50	#VALUE!	438	255	4.75	4.93
9	10/25/03	490	469	1.60	1.91	51	#VALUE!	417	199	4.80	4.98
10	11/25/03	483	446	1.74	2.03	52	#VALUE!	424	212	4.85	5.04
11	12/25/03	480	440	1.78	2.14	53	#VALUE!	417	188	4.91	5.09
12	1/25/04	472	421	1.88	2.27	54	#VALUE!	424	210	4.96	5.14
13	2/25/04	472	393	2.15	2.39	55	#VALUE!	418	186	5.01	5.19
14	3/25/04	485	402	2.24	2.48	56	#VALUE!	418	185	5.06	5.20
15	4/25/04	471	373	2.33	2.58	57	#VALUE!	425	203	5.11	5.20
16	5/25/04	477	374	2.42	2.66	58	#VALUE!	418	179	5.16	5.21
17	6/25/04	470	354	2.51	2.76	59	#VALUE!	426	193	5.21	5.21
18	7/25/04	476	355	2.60	2.84	60	#VALUE!	419	172	5.26	5.21
19	8/25/04	469	334	2.69	2.93	61	#VALUE!	419	193	5.05	5.21
20	9/25/04	468	324	2.78	3.03	62	#VALUE!	434	227	5.09	5.25
21	10/25/04	474	326	2.87	3.12	63	#VALUE!	420	185	5.13	5.29
22	11/25/04	466	304	2.96	3.22	64	#VALUE!	427	201	5.17	5.32
23	12/25/04	472	307	3.05	3.32	65	#VALUE!	421	178	5.21	5.36
24	1/25/05	464	302	3.13	3.41	66	#VALUE!	428	198	5.25	5.40
25	2/25/05	463	287	3.27	3.50	67	#VALUE!	422	174	5.28	5.43
26	3/25/05	483	329	3.35	3.60	68	#VALUE!	422	174	5.32	5.46
27	eater than 70°	461	293	3.44	3.68	69	#VALUE!	429	193	5.36	5.48
28	#VALUE!	467	297	3.52	3.76	70	#VALUE!	423	170	5.39	5.50
29	#VALUE!	459	272	3.61	3.85	71	#VALUE!	430	186	5.43	5.52
30	#VALUE!	465	294	3.69	3.93	72	#VALUE!	424	167	5.46	5.54
31	#VALUE!	431	243	3.78	4.02	73	#VALUE!	424	172	5.41	5.55
32	#VALUE!	430	242	3.86	4.07	74	#VALUE!	445	230	5.44	5.58
33	#VALUE!	436	255	3.94	4.11	75	#VALUE!	425	169	5.47	5.62
34	#VALUE!	427	229	4.03	4.15	76	#VALUE!	432	186	5.50	5.64
35	#VALUE!	433	236	4.11	4.19	77	#VALUE!	426	163	5.54	5.67
36	#VALUE!	424	223	4.19	4.22	78	#VALUE!	433	185	5.56	5.70
37	#VALUE!	422	235	4.05	4.26	79	#VALUE!	427	162	5.59	5.73
38	#VALUE!	450	289	4.12	4.33	80	#VALUE!	427	161	5.62	5.73
39	#VALUE!	430	240	4.19	4.39	81	#VALUE!	434	181	5.65	5.73
40	#VALUE!	437	249	4.26	4.46	82	#VALUE!	428	159	5.68	5.73
41	#VALUE!	430	226	4.32	4.52	83	#VALUE!	435	177	5.70	5.73
42	#VALUE!	437	247	4.38	4.59						

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Banc of America Securities



Excess Spread

<u> </u>												
		Static	Forward	Forward	Forward				Static	Forward	Forward	Forward
Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR		Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR
1	2/25/03	78	78	1.38	1.41		43	#VALUE!	430	223	4.45	4.65
2	3/25/03	332	332	1.38	1.43		44	#VALUE!	430	222	4.51	4.70
3	4/25/03	485	482	1.40	1.45		45	#VALUE!	438	240	4.58	4.73
4	5/25/03	491	490	1.39	1.49		46	#VALUE!	431	216	4.64	4.77
5	6/25/03	484	480	1.42	1.54		47	#VALUE!	438	227	4.70	4.81
6	7/25/03	491	485	1.44	1.61		48	#VALUE!	431	211	4.76	4.84
7	8/25/03	484	471	1.51	1.68		49	#VALUE!	416	203	4.70	4.88
8	9/25/03	484	467	1.54	1.79	İ	50	#VALUE!	438	255	4.75	4.93
9	10/25/03	490	469	1.60	1.91		51	#VALUE!	417	199	4.80	4.98
10	11/25/03	483	446	1.74	2.03		52	#VALUE!	424	212	4.85	5.04
11	12/25/03	480	440	1.78	2.14		53	#VALUE!	417	188	4.91	5.09
12	1/25/04	472	421	1.88	2.27		54	#VALUE!	424	210	4.96	5.14
13	2/25/04	472	393	2.15	2.39		55	#VALUE!	418	186	5.01	5.19
14	3/25/04	485	402	2.24	2.48		56	#VALUE!	418	185	5.06	5.20
15	4/25/04	471	373	2.33	2.58		57	#VALUE!	425	203	5.11	5.20
16	5/25/04	477	374	2.42	2.66		58	#VALUE!	418	179	5.16	5.21
17	6/25/04	470	354	2.51	2.76		59	#VALUE!	426	193	5.21	5.21
18	7/25/04	476	355	2.60	2.84		60	#VALUE!	419	172	5.26	5.21
19	8/25/04	469	334	2.69	2.93		61	#VALUE!	419	193	5.05	5.21
20	9/25/04	468	324	2.78	3.03		62	#VALUE!	434	227	5.09	5.25
21	10/25/04	474	326	2.87	3.12		63	#VALUE!	420	185	5.13	5.29
22	11/25/04	466	304	2.96	3.22		64	#VALUE!	427	201	5.17	5.32
23	12/25/04	472	307	3.05	3.32		65	#VALUE!	421	178	5.21	5.36
24	1/25/05	464	302	3.13	3.41		66	#VALUE!	428	198	5.25	5.40
25	2/25/05	463	287	3.27	3.50		67	#VALUE!	422	174	5.28	5.43
26	3/25/05	483	329	3.35	3.60		68	#VALUE!	422	174	5.32	5.46
27	eater than 70	461	293	3.44	3.68		69	#VALUE!	429	193	5.36	5.48
28	#VALUE!	467	297	3.52	3.76		70	#VALUE!	423	170	5.39	5.50
29	#VALUE!	459	272	3.61	3.85		71	#VALUE!	430	186	5.43	5.52
30	#VALUE!	465	294	3.69	3.93		72	#VALUE!	424	167	5.46	5.54
31	#VALUE!	431	243	3.78	4.02		73	#VALUE!	424	172	5.41	5.55
32	#VALUE!	430	242	3.86	4.07		74	#VALUE!	445	230	5.44	5.58
33	#VALUE!	436	255	3.94	4.11		75	#VALUE!	425	169	5.47	5.62
34	#VALUE!	427	229	4.03	4.15		76	#VALUE!	432	186	5.50	5.64
35	#VALUE!	433	236	4.11	4.19		77	#VALUE!	426	163	5.54	5.67
36	#VALUE!	424	223	4.19	4.22		78	#VALUE!	433	185	5.56	5.70
37	#VALUE!	422	235	4.05	4.26		79	#VALUE!	427	162	5.59	5.73
38	#VALUE!	450	289	4.12	4.33		80	#VALUE!	427	161	5.62	5.73
39	#VALUE!	430	240	4.19	4.39		81	#VALUE!	434	181	5.65	5.73
40	#VALUE!	437	249	4.26	4.46		82	#VALUE!	428	159	5.68	5.73
41	#VALUE!	430	226	4.32	4.52	1 1	83	#VALUE!	435	177	5.70	5.73
42	#VALUE!	437	247	4.38	4.59	ļ						

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Option One Mortgage Acceptance Corporation 2003-1

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Banc of America Securities



Excess	Spread

Excess S	pread	_								
			Forward	Forward					Forward	Forward
		Forward	1m LIBOR	6m LIBOR				Forward	1m LIBOR	6m LIBOR
Period	Paydate	XS Spread	(+100 bps)	(+100 bps)		Period	Paydate	XS Spread	(+100 bps)	(+100 bps)
1	2/25/03	-58	2.38	2.41		43	8/25/06	186	5.45	5.65
2	3/25/03	239	2.38	2.43		44	9/25/06	185	5.51	5.70
3	4/25/03	380	2.40	2.45		45	10/25/06	206	5.58	5.73
4	5/25/03	391	2.39	2.49		46	11/25/06	178	5.64	5.77
5	6/25/03	377	2.42	2.54		47	12/25/06	192	5.70	5.81
6	7/25/03	386	2.44	2.61		48	1/25/07	173	5.76	5.84
7	8/25/03	368	2.51	2.68		49	2/25/07	164	5.70	5.88
8	9/25/03	365	2.54	2.79		50	3/25/07	226	5.75	5.93
9	10/25/03	369	2.60	2.91		51	4/25/07	160	5.80	5.98
10	11/25/03	343	2.74	3.03		52	5/25/07	176	5.85	6.04
11	12/25/03	340	2.78	3.14		53	6/25/07	149	5.91	6.09
12	1/25/04	318	2.88	3.27		54	7/25/07	173	5.96	6.14
13	2/25/04	290	3.15	3.39		55	8/25/07	146	6.01	6.19
14	3/25/04	306	3.24	3.48		56	9/25/07	145	6.06	6.20
15	4/25/04	270	3.33	3.58		57	10/25/07	166	6.11	6.20
16	5/25/04	274	3.42	3.66		58	11/25/07	138	6.16	6.21
17	6/25/04	251	3.51	3.76		59	12/25/07	156	6.21	6.21
18	7/25/04	255	3.60	3.84		60	1/25/08	131	6.26	6.21
19	8/25/04	231	3.69	3.93		61	2/25/08	151	6.05	6.21
20	9/25/04	221	3.78	4.03		62	3/25/08	192	6.09	6.25
21	10/25/04	227	3.87	4.12		63	4/25/08	144	6.13	6.29
22	11/25/04	201	3.96	4.22		64	5/25/08	162	6.17	6.32
23	12/25/04	208	4.05	4.32		65	6/25/08	136	6.21	6.36
24	1/25/05	231	4.13	4.41		66	7/25/08	158	6.25	6.40
25	2/25/05	216	4.27	4.50		67	8/25/08	132	6.28	6.43
26	3/25/05	284	4.35	4.60	ı	68	9/25/08	131	6.32	6.46
27	4/25/05	255	4.44	4.68		69	10/25/08	153	6.36	6.48
28	5/25/05	262	4.52	4.76		70	11/25/08	126	6.39	6.50
29	6/25/05	234	4.61	4.85		71	12/25/08	146	6.43	6.52
30	7/25/05	259	4.69	4.93		72	1/25/09	123	6.46	6.54
31	8/25/05	205	4.78	5.02		73	2/25/09	128	6.41	6.55
32	9/25/05	203	4.86	5.07		74	3/25/09	195	6.44	6.58
33	10/25/05	220	4.94	5.11		75	4/25/09	125	6.47	6.62
34	11/25/05	190	5.03	5.15		76	5/25/09	145	6.50	6.64
35	12/25/05	200	5.11	5.19		77	6/25/09	118	6.54	6.67
36	1/25/06	186	5.19	5.22		78	7/25/09	143	6.56	6.70
37	2/25/06	197	5.05	5.26		79	8/25/09	117	6.59	6.73
38	3/25/06	261	5.12	5.33		80	9/25/09	116	6.62	6.73
39	4/25/06	204	5.19	5.39		81	10/25/09	139	6.65	6.73
40	5/25/06	216	5.26	5.46		82	11/25/09	113	6.68	6.73
41	6/25/06	189	5.32	5.52		83	12/25/09	134	6.70	6.73
42	7/25/06	213	5.38	5.59		84	1/25/10	110	6.73	6.73

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Banc of America Securities



Net WAC Rate related to the Class A-2 Certificates

		Net WAC	Net WAC	Effective Net WAC			Net WAC	Net WAC	Effective Net WAC			Net WAC	Net WAC	Effective Net WAC
Period 1	2/25/03	Rate(1) 4.98	Rate(2) 4.98	Rate(2) (3) 9.68	Period 59	Pay Date 12/25/07	Rate(1) 6.16	Rate(2) 7.49	7.49	Period 117	Pay Date 10/25/12	Rate(1) 6.09	Rate(2) 6.28	Rate(2) (3) 6.28
2	3/25/03	7.29	7.29	9.70	60	1/25/08	5.96	7.49	7.49	118	11/25/12	5.89	6.28	6.07
3	4/25/03	6.58	6.58	9.77	61	2/25/08	5.96	7.17	7.17	119	12/25/12	6.09	6.27	6.27
4	5/25/03	6.80	6.80	9.84	62	3/25/08	6.37	7.62	7.62	120	1/25/13	5.89	6.06	6.06
5	6/25/03	6.58	6.58	9.93	63	4/25/08	5.96	7.10	7.10	121	2/25/13	5.89	6.05	6.05
6	7/25/03	6.79	6.79	9.98	64	5/25/08	6.15	7.30	7.30	122	3/25/13	6.52	6.69	6.69
7	8/25/03	6.57	6.57	10.08	65	6/25/08	5.95	7.03	7.03	123	4/25/13	5.89	6.04	6.04
8	9/25/03	6.57	6.57	10.14	66	7/25/08	6.15	7.22	7.22	124	5/25/13	6.08	6.23	6.23
9 10	10/25/03 11/25/03	6.79 6.57	6.79 6. 5 7	10.16 10.26	67 68	8/25/08 9/25/08	5.95 5.95	6.96 6.93	6.96 6.93	125 126	6/25/13 7/25/13	5.88 6.08	6.02 6.22	6.02 6.22
11	12/25/03	6.68	6.68	10.28	69	10/25/08	6.15	7.12	7.12	127	8/25/13	5.88	6.01	6.01
12	1/25/04	6.46	6.46	10.36	70	11/25/08	5.95	6.86	6.86	128	9/25/13	5.88	6.01	6.01
13	2/25/04	6.46	6.46	10.40	71	12/25/08	6.14	7.06	7.06	129	10/25/13	6.08	6.20	6.20
14	3/25/04	6.91	6.91	10.32	72	1/25/09	5.94	6.81	6.81	130	11/25/13	5.88	6.00	6.00
15	4/25/04	6.46	6.46	10.46	73	2/25/09	5.94	6.78	6.78	131	12/25/13	6.08	6.19	6.19
16	5/25/04	6.67	6.67	10.44	74	3/25/09	6.58	7.47	7.47	132	1/25/14	5.88	5.99	5.99
17	6/25/04	6.45	6.45	10.50	75	4/25/09	5.94	6.72	6.72	133	2/25/14	5.88	5.98	5.98
18	7/25/04	6.67	6.67	10.46	76	5/25/09	6.13	6.92	6.92	134	3/25/14	6.51	6.62	6.62
19 20	8/25/04 9/25/04	6.45 6.45	6.45 6.45	10.52 10.52	77 78	6/25/09 7/25/09	5.93 6.13	6.67 6.87	6.67 6.87	135 136	4/25/14	5.88	5.97 6.17	5.97
21	10/25/04	6.66	6.66	10.46	79	8/25/09	5.93	6.62	6.62	137	5/25/14 6/25/14	6.07 5.87	5.96	6.17 5.96
22	11/25/04	6.44	6.44	10.50	80	9/25/09	5.93	6.60	6.60	138	7/25/14	6.07	6.16	6.16
23	12/25/04	6.65	6.65	10.43	81	10/25/09	6.13	6.79	6.79	139	8/25/14	5.87	5.96	5.96
24	1/25/05	6.43	6.92	10.12	82	11/25/09	5.93	6.55	6.55	140	9/25/14	5.87	5.95	5.95
25	2/25/05	6.43	6.91	10.09	83	12/25/09	6.12	6.75	6.75	141	10/25/14	6.07	6.15	6.15
26	3/25/05	7.12	8.20	9.41	84	1/25/10	5.93	6.51	6.51	142	11/25/14	5.87	5.94	5.94
27	4/25/05	6.43	7.73	9.37	85	2/25/10	5.92	6.49	6.49	143	12/25/14	6.06	6.14	6.14
28	5/25/05	6.64	7.96	9.25	86	3/25/10	6.56	7.16	7.16	144	1/25/15	5.87	5.94	5.94
29 30	6/25/05 7/25/05	6.42 6.63	7.67 8.05	9.29 9.07	87 88	4/25/10 5/25/10	5.92 6.12	6.45	6.45 6.65	145	2/25/15	5.87	5.93	5.93
31	8/25/05	6.18	7.52	9.17	89	6/25/10	5.92	6.65 6.41	6.41	146 147	3/25/15 4/25/15	6.49 5.86	6.57 5.93	6.57 5.93
32	9/25/05	6.17	7.64	9.00	90	7/25/10	6.12	6.61	6.61	148	5/25/15	6.06	6.12	6.12
33	10/25/05	6.38	7.96	8.80	91	8/25/10	5.92	6.38	6.38	149	6/25/15	5.86	5.92	5.92
34	11/25/05	6.17	7.67	8.85	92	9/25/10	5.92	6.36	6.36	150	7/25/15	6.06	6.11	6.11
35	12/25/05	6.37	7.89	8.73	93	10/25/10	6.11	6.56	6.56	151	8/25/15	5.86	5.91	5.91
36	1/25/06	6.16	7.76	8.65	94	11/25/10	5.91	6.33	6.33	152	9/25/15	5.86	5.91	5.91
37	2/25/06	6.16	7.72	7.72	95	12/25/10	6.11	6.53	6.53	153	10/25/15	6.05	6.10	6.10
38	3/25/06	6.82	8.68	8.68	96	1/25/11	5.91	6.30	6.30	154	11/25/15	5.86	5.91	5.91
39 40	4/25/06 5/25/06	6.15 6.36	7.91 8.13	7.91 8.13	97 98	2/25/11	5.91 6.54	6.29	6.29	155	12/25/15	6.05	6.10	6.10
41	6/25/06	6.15	7.82	7.82	99	3/25/11 4/25/11	5.91	6.94 6.26	6.94 6.26	156 157	1/25/16 2/25/16	5.85 5.85	5.90 5.90	5.90 5.90
42	7/25/06	6.35	8.16	8.16	100	5/25/11	6.10	6.45	6.45	158	3/25/16	6.25	6.30	6.30
43	8/25/06	6.15	7.85	7.85	101	6/25/11	5.91	6.23	6.23	159	4/25/16	5.85	5.89	5.89
44	9/25/06	6.14	7.93	7.93	102	7/25/11	6.10	6.43	6.43	160	5/25/16	6.04	6.08	6.08
45	10/25/06	6.35	8.23	8.23	103	8/25/11	5.90	6.21	6.21	161	6/25/16	5.85	5.89	5.89
46	11/25/06	6.14	7.92	7.92	104	9/25/11	5.90	6.20	6.20	162	7/25/16	6.04	6.08	6.08
47	12/25/06	6.34	8.13	8.13	105	10/25/11	6.10	6.39	6.39	163	8/25/16	5.85	5.88	5.88
48	1/25/07	6.13	7.83	7.83	106	11/25/11	5.90	6.18	6.18	164	9/25/16	5.84	5.88	5.88
49 50	2/25/07	5.99 6.62	7.64	7.64 8.42	107	12/25/11	6.10	6.37	6.37	165	10/25/16	6.04	6.07	6.07
50	3/25/07 4/25/07	5.98	8.42 7.56	7.56	108 109	1/25/12 2/25/12	5.90 5.90	6.16 6.15	6.16 6.15	166 167	11/25/16 12/25/16	5.84	5.87	5.87
52	5/25/07	6.18	7.77	7.77	110	3/25/12	6.30	6.56	6.56	168	1/25/16	6.03 5.84	6.07 5.87	6.07 5.87
53	6/25/07	5.98	7.48	7.48	111	4/25/12	5.90	6.13	6.13	169	2/25/17	5.84	5.87	5.87
54	7/25/07	6.17	7.69	7.69	112	5/25/12	6.09	6.32	6.32	170	3/25/17	6.46	6.49	6.49
55	8/25/07	5.97	7.40	7.40	113	6/25/12	5.90	6.11	6.11	171	4/25/17	5.83	5.86	5.86
56	9/25/07	5.97	7.36	7.36	114	7/25/12	6.09	6.30	6.30	172	5/25/17	6.03	6.05	6.05
57	10/25/07	6.17	7.57	7.57	115	8/25/12	5.89	6.09	6.09					
58	11/25/07	5.97	7.28	7.28	116	9/25/12	5.89	6.09	6.09					

⁽¹⁾ Assumes the 6-month LIBOR remains constant at 1.4056% and run at the pricing speed to call.

⁽²⁾ Assumes the 6-month LIBOR instantaneously increases to a level beyond the highest maximum obtainable rate on the Mortgage Loans and run at the pricing speed to call.

⁽³⁾ Assumes 1-month LIBOR equal 20.00% and payments are received from the applicable Yield Maintenance Agreement(s).

⁽⁴⁾ Fixed Rate Collateral Run at 5% CPR and Adjustable Rate Collateral Run at 40% CPR.

This Structural Term Sheet, Collateral Term Sheet, of Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC (the "Underwriter") is not soliciting any action based upon it. This material is a source as an offer to sell or the solicitation of any offer to buy any security in any jurisdiction where such an offer or solicitation would be illegal. This material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is accurate or complete and it should not be relied upon as such. By accepting this material may be based on assumptions regarding market conditions and other materials as feeled or provide the material to any other person. The information contained in this material may be based on assumptions regarding market conditions and other materials as feeled or provide the material to a provide with suchal market conditions or events, and this material ashed conditions or events, and this material ashed to notificate a securitie shall be sourced by the securities and excitate the provided with suchal market conditions or events, and this material may, from one to time, have long or short positions in, and buy and self, the sourcities and excitate the provided with the securities and excitate the provided in the preparation of its such and desire the provided in the securities and excitate the securities and excitat

All Information is Preliminary and Subject to Change

Banc of America Securities

Excess Spread

		Static	Forward	Forward	Forward			Static	Forward	Forward	Forward
Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR	Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR
1	2/25/03	78	78	1.38	1.41	43	8/25/06	430	223	4.45	4.65
2	3/25/03	332	332	1.38	1.43	44	9/25/06	430	222	4.51	4.70
3	4/25/03	485	482	1.40	1.45	45	10/25/06	438	240	4.58	4.73
4	5/25/03	491	490	1.39	1.49	46	11/25/06	431	216	4.64	4.77
5	6/25/03	484	480	1.42	1.54	47	12/25/06	438	227	4.70	4.81
6	7/25/03	491	485	1.44	1.61	48	1/25/07	431	211	4.76	4.84
7	8/25/03	484	471	1.51	1.68	49	2/25/07	416	203	4.70	4.88
8	9/25/03	484	467	1.54	1.79	50	3/25/07	438	255	4.75	4.93
9	10/25/03	490	469	1.60	1.91	51	4/25/07	417	199	4.80	4.98
10	11/25/03	483	446	1.74	2.03	52	5/25/07	424	212	4.85	5.04
11	12/25/03	480	440	1.78	2.14	53	6/25/07	417	188	4.91	5.09
12	1/25/04	472	421	1.88	2.27	54	7/25/07	424	210	4.96	5.14
13	2/25/04	472	393	2.15	2.39	55	8/25/07	418	186	5.01	5.19
14	3/25/04	485	402	2.24	2.48	56	9/25/07	418	185	5.06	5.20
15	4/25/04	471	373	2.33	2.58	57	10/25/07	425	203	5.11	5.20
16	5/25/04	477	374	2.42	2.66	58	11/25/07	418	179	5.16	5.21
17	6/25/04	470	354	2.51	2.76	59	12/25/07	426	193	5.21	5.21
18	7/25/04	476	355	2.60	2.84	60	1/25/08	419	172	5.26	5.21
19	8/25/04	469	334	2.69	2.93	61	2/25/08	419	193	5.05	5.21
20	9/25/04	468	324	2.78	3.03	62	3/25/08	434	227	5.09	5.25
21	10/25/04	474	326	2.87	3.12	63	4/25/08	420	185	5.13	5.29
22	11/25/04	466	304	2.96	3.22	64	5/25/08	427	201	5.17	5.32
23	12/25/04	472	307	3.05	3.32	65	6/25/08	421	178	5.21	5.36
24	1/25/05	464	302	3.13	3.41	66	7/25/08	428	198	5.25	5.40
25	2/25/05	463	287	3.27	3.50	67	8/25/08	422	174	5.28	5.43
26	3/25/05	483	329	3.35	3.60	68	9/25/08	422	174	5.32	5.46
27	4/25/05	461	293	3.44	3.68	69	10/25/08	429	193	5.36	5.48
28	5/25/05	467	297	3.52	3.76	70	11/25/08	423	170	5.39	5.50
29	6/25/05	459	272	3.61	3.85	71	12/25/08	430	186	5.43	5.52
30	7/25/05	465	294	3.69	3.93	72	1/25/09	424	167	5.46	5.54
31	8/25/05	431	243	3.78	4.02	73	2/25/09	424	172	5.41	5.55
32	9/25/05	430	242	3.86	4.07	74	3/25/09	445	230	5.44	5.58
33	10/25/05	436	255	3.94	4.11	75	4/25/09	425	169	5.47	5.62
34	11/25/05	427	229	4.03	4.15	76	5/25/09	432	186	5.50	5.64
35	12/25/05	433	236	4.11	4.19	77	6/25/09	426	163	5.54	5.67
36	1/25/06	424	223	4.19	4.22	78	7/25/09	433	185	5.56	5.70
37	2/25/06	422	235	4.05	4.26	79	8/25/09	427	162	5.59	5.73
38	3/25/06	450	289	4.12	4.33	80	9/25/09	427	161	5.62	5.73
39	4/25/06	430	240	4.19	4.39	81	10/25/09	434	181	5.65	5.73
40	5/25/06	437	249	4.26	4.46	82	11/25/09	428	159	5.68	5.73
41	6/25/06	430	226	4.32	4.52	83	12/25/09	435	177	5.70	5.73
42	7/25/06	437	247	4.38	4.59						

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Banc of America Securities

Transaction Issuer

Option One Mortgage Acceptance Corporation

Series 2003-1

 Class
 Moody's
 S&P
 Fitch
 Cpn Type
 Amount

 M2
 A2
 A
 A+
 Float
 60,000,000

Px to DM 4% CDR Begins in Month 6

	60 FRM	85 FRM	115 FRM	145 FRM	170 FRM
M2	50 ARM	75 ARM	100 ARM	125 ARM	150 ARM
DM at Par Price	1.95	1.93	1.93	1.94	1.94
WAL (Yrs)	15.89	11.52	8.71	6.93	5.80
FirstPrinPay	9/25/16	12/25/12	8/25/10	2/25/09	2/25/08
Maturity	3/25/22	10/25/16	4/25/13	2/25/11	10/25/09
CollLossPercent	9.61	7.11	5.52	4.48	3.79
Bond LossPercent	0.0	0.0	0.0	0.0	0.0

Run at Fwd LIBOR 50% Loss Severity 12 month delay

Px to DM 4% CDR Begins in Month 6

	60 FRM	85 FRM	115 FRM	145 FRM	170 FRM
M2	50 ARM	75 ARM	100 ARM	125 ARM	150 ARM
DM at Par Price	1.88	1.80	1.81	1.84	1.85
WAL (Yrs)	17.31	12.26	9.15	7.22	6.00
FirstPrinPay	6/25/17	5/25/13	11/25/10	4/25/09	4/25/08
Maturity	7/25/25	5/25/18	2/25/14	8/25/11	2/25/10
CollLossPercent	9.64	7.12	5.53	4.49	3.79
Bond LossPercent	0.0	0.0	0.0	0.0	0.0

Run at Fwd LIBOR + 100bps 50% Loss Severity 12 month delay

Breakeven CDR Begins in Month 6

2704707071		Dicake vell C	Dit Degina in Moi	ILII U	
	60 FRM	85 FRM	115 FRM	145 FRM	170 FRM
M2	50 ARM	75 ARM	100 ARM	125 ARM	150 ARM
CDR Break	4.4	4.8	5.3	5.8	6.3
DM at Par Price	1.78	1.63	1.62	1.64	1.57
WAL (Yrs)	18.74	14.13	10.90	8.75	7.36
FirstPrinPay	12/25/17	1/25/14	6/25/11	10/25/09	9/25/08
CollLossPercent	10.4	8.3	7.1	6.3	5.8
Bond LossPercent	4.8	3.7	2.2	1.2	1.5

Run at Fwd LIBOR + 100bps 50% Loss Severity 12 month delay

Breakeven using Fortress CDR Vector

Dieakevell usilly	I Ulli ess Ci	A A A COTOL
***************************************	60 FRM	
M2	_50 ARM	
Break	0.36	Multiple of Fortress CDR Vector
DM at Par Price	1.85	
WAL (Yrs)	17.60	
FirstPrinPay	1/25/17	
ColiLossPercent	8.4	
Bond LossPercent	1.7	
		-

Fortress CDR Ve	ctor	
Periods	CDR	Run at Fwd LIBOR + 100bps
1 to 12	1.0	40% Loss Severity
13 to 24	3.5	6 month delay
25 to 36	10.0	1
37 & after	18.0	_]

Bond Margin Step-Up Turned Off Bond Margin of 1.95 Trigger failing Run to Maturity Defaults are in addition to prepayments Break" is first dollar of principal loss This Shuctural Term Sheet, Collateral Term Sheet or Computational Materials, as appropriate (the "material"), is for your private information and Banc of America Securities LLC (the 'Underwriter') is not soliciting any action based upon it. This material is not to be constituted as an offer to sell or the solicitation of any offer to buy, any security in any jurisdiction where such an offer or solicitation would be illegel. This material is based on information that the Underwriter considers reliable, but the Underwriter does not represent that it is sociation or complete and it should not be rolled upon as such. By excepting this material they solicitated in the material they solicitated in the substitution of the rolled upon as such. By excepting this material they solicitated in the material throughout the properties of the solicitation of the reliable of the rel

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Banc of America Securities

Excess Spread

		Static	Forward	Forward	Forward			Static	Forward	Forward	Forward
Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR	Period	Paydate	XS Spread	XS Spread	1m LIBOR	6m LIBOR
1	2/25/03	78	78	1.38	1.41	43	8/25/06	430	223	4.45	4.65
2	3/25/03	332	332	1.38	1.43	44	9/25/06	430	222	4.51	4.70
3	4/25/03	485	482	1.40	1.45	45	10/25/06	438	240	4.58	4.73
4	5/25/03	491	490	1.39	1.49	46	11/25/06	431	216	4.64	4.77
5	6/25/03	484	480	1.42	1.54	47	12/25/06	438	227	4.70	4.81
6	7/25/03	491	485	1.44	1.61	48	1/25/07	431	211	4.76	4.84
7	8/25/03	484	471	1.51	1.68	49	2/25/07	416	203	4.70	4.88
8	9/25/03	484	467	1.54	1.79	50	3/25/07	438	255	4.75	4.93
9	10/25/03	490	469	1.60	1.91	51	4/25/07	417	199	4.80	4.98
10	11/25/03	483	446	1.74	2.03	52	5/25/07	424	212	4.85	5.04
11	12/25/03	480	440	1.78	2.14	53	6/25/07	417	188	4.91	5.09
12	1/25/04	472	421	1.88	2.27	54	7/25/07	424	210	4.96	5.14
13	2/25/04	472	393	2.15	2.39	55	8/25/07	418	186	5.01	5.19
14	3/25/04	485	402	2.24	2.48	56	9/25/07	418	185	5.06	5.20
15	4/25/04	471	373	2.33	2.58	57	10/25/07	425	203	5.11	5.20
16	5/25/04	477	374	2.42	2.66	58	11/25/07	418	179	5.16	5.21
17	6/25/04	470	354	2.51	2.76	59	12/25/07	426	193	5.21	5.21
18	7/25/04	476	355	2.60	2.84	60	1/25/08	419	172	5.26	5.21
19	8/25/04	469	334	2.69	2.93	61	2/25/08	419	193	5.05	5.21
20	9/25/04	468	324	2.78	3.03	62	3/25/08	434	227	5.09	5.25
21	10/25/04	474	326	2.87	3.12	63	4/25/08	420	185	5.13	5.29
22	11/25/04	466	304	2.96	3.22	64	5/25/08	427	201	5.17	5.32
23	12/25/04	472	307	3.05	3.32	65	6/25/08	421	178	5.21	5.36
24	1/25/05	464	302	3.13	3.41	66	7/25/08	428	198	5.25	5.40
25	2/25/05	463	287	3.27	3.50	67	8/25/08	422	174	5.28	5.43
26	3/25/05	483	329	3.35	3.60	68	9/25/08	422	174	5.32	5.46
27	4/25/05	461	293	3.44	3.68	69	10/25/08	429	193	5.36	5.48
28	5/25/05	467	297	3.52	3.76	70	11/25/08	423	170	5.39	5.50
29	6/25/05	459	272	3.61	3.85	71	12/25/08	430	186	5.43	5.52
30	7/25/05	465	294	3.69	3.93	72	1/25/09	424	167	5.46	5.54
31	8/25/05	431	243	3.78	4.02	73	2/25/09	424	172	5.41	5.55
32	9/25/05	430	242	3.86	4.07	74	3/25/09	445	230	5.44	5.58
33	10/25/05	436	255	3.94	4.11	75	4/25/09	425	169	5.47	5.62
34	11/25/05	427	229	4.03	4.15	76	5/25/09	432	186	5.50	5.64
35	12/25/05	433	236	4.11	4.19	77	6/25/09	426	163	5.54	5.67
36	1/25/06	424	223	4.19	4.22	78	7/25/09	433	185	5.56	5.70
37	2/25/06	422	235	4.05	4.26	79	8/25/09	427	162	5.59	5.73
38	3/25/06	450	289	4.12	4.33	80	9/25/09	427	161	5.62	5.73
39	4/25/06	430	240	4.19	4.39	81	10/25/09	434	181	5.65	5.73
40	5/25/06	437	249	4.26	4.46	82	11/25/09	428	159	5.68	5.73
41	6/25/06	430	226	4.32	4.52	83	12/25/09	435	177	5.70	5.73
42	7/25/06	437	247	4.38	4.59	L					

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Transaction

Issuer

Option One Mortgage Acceptance Corporation

Series

2003-1

Class	Moody's	S&P	Fitch	Cpn Type	Amount
M2	A2	Α	A+	Float	60,000,000
МЗ	Baa2	BBB	BBB+	Float	36,000,000

Px to DM

4% CDR Begins in Month 6

M2
DM at Par Price
WAL (Yrs)
FirstPrinPay
Maturity
CollLossPercent

	THE CONTROLL TO THE CONTROLL TO THE CONTROL THE CONTROL TO THE CONTROL THE CONTROL TO THE CONTRO											
	0 FRM 60 FRM 8		85 FRM	115 FRM	145 FRM	170 FRM	200 FRM					
ĺ	0 ARM	ARM 50 ARM 75 ARM		100 ARM 125 AR		150 ARM	175 ARM					
	2.04	2.16 2.17		2.17	2.18 2.17		2.17					
	28.02	13.79 10.27	10.27	7.96	6.45	5.44	4.65					
	4/25/30	5/25/15	3/25/12	2/25/10	10/25/08	12/25/07	3/25/07					
	10/25/31	8/25/18	9/25/14	1/25/12	4/25/10	2/25/09	4/25/08					
	26.46	9.54	7.08	5.51	4.48	3.79	3.23					

8% CDR Begins in Month 6

M2
DM at Par Price
WAL (Yrs)
FirstPrinPay
Maturity
CollLossPercent

on one bogins in monare											
0 FRM	60 FRM	85 FRM	115 FRM	145 FRM	170 FRM	200 FRM					
0 ARM	50 ARM	75 ARM	100 ARM	125 ARM	150 ARM	175 ARM					
2.13	2.13 2.28		2.31	2.30	2.30	2.29					
26.63	14.66	11.46	9.11	7.45	6.30	5.33					
9/25/27	3/25/15	6/25/12	7/25/10	3/25/09	4/25/08	7/25/07					
10/25/31	7/25/22	6/25/18	3/25/15	10/25/12	3/25/11	11/25/09					
37.86	16.43	12.69	10.16	8.42	7.21	6.22					

4% CDR Begins in Month 6

M3
DM at Par Price
WAL (Yrs)
FirstPrinPay
Maturity
Coll ossPercent

0 FRM	60 FRM	85 FRM	115 FRM	145 FRM	170 FRM	200 FRM					
0 ARM	50 ARM	75 ARM	100 ARM	125 ARM	150 ARM	175 ARM					
3.57	3.86	3.89	3.90	3.92	3.91	3.93					
29.19	17.67	13.24	10.22	8.25	6.96	5.96					
10/25/31	8/25/18	9/25/14	1/25/12	4/25/10	2/25/09	4/25/08					
8/25/32	9/25/23	8/25/18	1/25/15	9/25/12	3/25/11	2/25/10					
26.46	9.54	7.08	5.51	4.48	3.79	3.23					

8% CDR Begins in Month 6

мз
DM at Par Price
WAL (Yrs)
FirstPrinPay
Maturity
CollLossPercent

The body was an institute of the body was a second of the body was a se											
0 FRM	60 FRM	85 FRM	115 FRM	145 FRM	170 FRM	200 FRM					
0 ARM	50 ARM	75 ARM	100 ARM	125 ARM	150 ARM	175 ARM					
2.48	-1.39	-3.24	-4.81	-6.11	-7.09	-7.94					
29.42	22.43	18.19	14.51	11.77	9.92	8.28					
10/25/31	7/25/22	6/25/18	3/25/15	10/25/12	3/25/11	11/25/09					
3/25/33	3/25/33	3/25/33	3/25/33	3/25/33	3/25/33	3/25/33					
37.86	16.43	12.69	10.16	8.42	7.21	6.22					

50% Loss Severity 12 month delay Trigger failing Run to Maturity

Defaults are in addition to prepayments

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Banc of America Securities



Transaction

Option One Mortgage Acceptance Corporation

Series

2003-1

Collateral

\$1.6 Billion of Home Equity Mortgage Loans

Originator

Option One Mortgage Corporation

Servicer

Option One Mortgage Corporation

Rating

Rating Agencies

Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	1,408,000,000	88.00%	12.00%	24.00%
M1	Aa2	AA	AA	Float	72,000,000	4.50%	7.50%	15.00%
M2	A2	Α	A+	Float	60,000,000	3.75%	3.75%	7.50%
M3	Baa2	BBB	BBB+	Float	36,000,000	2.25%	1.50%	3.00%
M4	Baa3	BBB-	888-	Float	16,000,000	1.00%	0.50%	1.00%
OC	UR	UR	UR	Resid	8,000,000	0.50%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization is fully funded at 50bps and is floored at 50bps

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) 60+ day delinquency percentage is greater than 70% of the senior enhancement percentage (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates	Cumulative Realized Loss Percentage
February 2006 - January 2007	[1.75]%
February 2007 - January 2008	[2.75]%
February 2008 - January 2009	[3.50]%
February 2009 - January 2010	[3.75]%
February 2010 and afterwards	[4.00]%

Loss Coverage

100		100 PPC / 100 CDR		100 PPC / 100 CDR		150 PPC	/ 150 CDR	100 PPC /	200 CDR	75 PPC	150 CDR		Break Even	
į										% of CDR				
ĺ	Class	Cum Loss	Write Down	Cum Loss	Write Down	Cum Loss	Write Down	Cum Loss	Write Down	Vector	Cum Loss	Write Down		
- 1	M2 M3	0.0%	2.7%	0.0%	£ 30/	0.0%	6.7%	0.0%	233%	7.2%	0.3%			
		0.0%	2.1%	0.0%	6.3%	70.1%		47.3%	127%	4.3%	0.5%			

Trigger failing

40% Loss Severity

0 Month Lag on Recoveries

100 PPC means 100 FRM PPC and 115 ARM PPC (pricing speed)

Run to maturity

Defaults are in addition to prepayments

"Break" is first dollar of principal loss

Run Using Fwd LIBOR

Used Provided CDR Vector

This Structural Tam Sheet, Coldental Tam Sheet, or Compositional Mestrells, as appropriate plant installable of America Securities LLC (the "Underwriter") is not politicity as you according any according to the following the control of the plant in the c

All Information is Preliminary and Subject to Change

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Banc of America Securities

Transaction

Issuer

Option One Mortgage Acceptance Corporation

Series

2003-1

Collateral Originator \$1.6 Billion of Home Equity Mortgage Loans Option One Mortgage Corporation

Option One Mortgage Corporation

Servicer Ratino

Rating Agencies Moody's, S&P and Fitch

Structure

Credit Support

- 1- Excess Interest
- 2- Overcollateralization
- 3- Subordination

						Initial	Initial	Stepdown
Class	Moody's	S&P	Fitch	Cpn Type	Amount	Size	C/E	C/E
Seniors	Aaa	AAA	AAA	Float	704,000,000	88.00%	12.00%	24.00%
M1	Aa2	AA	AA	Float	40,000,000	5.00%	7.00%	14.00%
M2	A2	Α	A+	Float	30,000,000	3.75%	3.25%	6.50%
M3	Baa2	BB B	BBB+	Float	16,000,000	2.00%	1.25%	2.50%
M4	Baa3	BBB-	BBB-	Float	6,000,000	0.75%	0.50%	1.00%
oc	UR	UR	UR	Resid	4,000,000	0.50%		

After the Stepdown Date the subordinates may receive principal payments

Overcollateralization is fully funded at 50bps and is floored at 50bps

Trigger Event

- A Trigger Event exists with respect to any Distribution Date on or after the Stepdown Date if either:
- (i) 60+ day delinquency percentage is greater than 70% of the senior enhancement percentage (ii) during such period the Cumulative Realized Loss Percentage exceeds the values defined below:

Distribution Dates Cumulative Realized Loss Percentage February 2006 - January 2007 [1.75]% February 2007 - January 2008 [2.75]% February 2008 - January 2009 13.501% February 2009 - January 2010 [3.75]% February 2010 and afterwards [4.00]%

Loss Coverage

25% Severity

		To Call		To Maturity			
Class	CDR Break	Cum Loss	Total Defaults	CDR Break	Cum Loss	Total Defaults	
M1	20.5%	11.0%	43.9%	19.0%	11.1%	44.3%	
M2	12.1%	7.4%	29.7%	11.0%	7.4%	29.6%	

30% Severity

		To Call		To Maturity			
Class	CDR Break	Cum Loss	Total Defaults	CDR Break	Cum Loss	Total Defaults	
M1	16.4%	11.2%	37.4%	15.1%	11.3%	37.6%	
M2	9.8%	7.5%	25.0%	9.0%	7.5%	25.1%	

35% Severity

		To Call		To Maturity			
Class	CDR Break	Cum Loss	Total Defaults	CDR Break	Cum Loss	Total Defaults	
M1	13.6%	11.4%	32.5%	12.5%	11.4%	32.7%	
M2	8.3%	7.6%	21.8%	7.6%	7.6%	21.8%	

40% Severity

		To Call		To Maturity			
Class	CDR Break	Cum Loss	Total Defaults	CDR Break	Cum Loss	Total Defaults	
M1	11.6%	11.5%	28.6%	10.7%	11.6%	28.9%	
M2	7.2%	7.7%	19.3%	6.5%	7.6%	19.1%	

50% Severity

		To Call		To Maturity			
Class	CDR Break	Cum Loss	Total Defaults	CDR Break	Cum Loss	Total Defaults	
M1	9.0%	11.6%	23.3%	8.2%	11.6%	23.3%	
M2	5.6%	7.7%	15.5%	5.2%	7.8%	15.7%	

12 month delay

Trigger failing

Defaults are in addition to prepayments

Run at 115 FRM PPC for fixed rate loans, 100 ARM PPC for ARM loans "Break" is first dollar of principal loss

Run at Fwd LIBOR + 100

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Option One Mortgage Acceptance Corporation 2003-1

Banc of America Securities



Bond Class: A2

		First	Next Pay	Actual
Settle Date	Run To	Accrual	Date	Delay
1/15/03	Call	1/15/03	2/25/03	0
	Interest			Accrued
Balance	Type	Index Type	Margin	Interest
908,000,000.00	Float	LIBOR1M	0.42	0

	0 0	60 50	85 75	115 100	145 125	170 150	200 175
99.50000	0.45	0.52	0.56	0.59	0.63	0.66	0.70
99.53125	0.45	0.51	0.55	0.58	0.61	0.65	0.68
99.56250	0.45	0.51	0.54	0.57	0.60	0.63	0.67
99.59375	0.45	0.50	0.53	0.56	0.59	0.62	0.65
99.62500	0.44	0.50	0.52	0.55	0.58	0.60	0.63
99.65625	0.44	0.49	0.51	0.54	0.56	0.59	0.61
99.68750	0.44	0.48	0.51	0.53	0.55	0.57	0.60
99.71875	0.44	0.48	0.50	0.52	0.54	0.56	0.58
99.75000	0.44	0.47	0.49	0.51	0.52	0.54	0.56
99.78125	0.43	0.46	0.48	0.50	0.51	0.53	0.54
99.81250	0.43	0.46	0.47	0.48	0.50	0.51	0.53
99.84375	0.43	0.45	0.46	0.47	0.48	0.50	0.51
99.87500	0.43	0.45	0.45	0.46	0.47	0.48	0.49
99.90625	0.43	0.44	0.45	0.45	0.46	0.47	0.47
99.93750	0.42	0.43	0.44	0.44	0.45	0.45	0.45
99.96875	0.42	0.43	0.43	0.43	0.43	0.44	0.44
100.00000	0.42	0.42	0.42	0.42	0.42	0.42	0.42
100.03125	0.42	0.41	0.41	0.41	0.41	0.40	0.40
100.06250	0.42	0.41	0.40	0.40	0.39	0.39	0.39
100.09375	0.41	0.40	0.39	0.39	0.38	0.37	0.37
100.12500	0.41	0.39	0.39	0.38	0.37	0.36	0.35
100.15625	0.41	0.39	0.38	0.37	0.36	0.34	0.33
100.18750	0.41	0.38	0.37	0.36	0.34	0.33	0.32
100.21875	0.41	0.38	0.36	0.35	0.33	0.31	0.30
100.25000	0.40	0.37	0.35	0.33	0.32	0.30	0.28
100.28125	0.40	0.36	0.34	0.32	0.30	0.28	0.26
100.31250	0.40	0.36	0.34	0.31	0.29	0.27	0.25
100.34375	0.40	0.35	0.33	0.30	0.28	0.25	0.23
100.37500	0.40	0.34	0.32	0.29	0.27	0.24	0.21
100.40625	0.39	0.34	0.31	0.28	0.25	0.22	0.19
100.43750	0.39	0.33	0.30	0.27	0.24	0.21	0.18
100.46875	0.39	0.33	0.29	0.26	0.23	0.19	0.16
100.50000	0.39	0.32	0.28	0.25	0.21	0.18	0.14
WAL (Yrs)	19.30	5.26	3.82	2.99	2.46	2.10	1.80
Mod Dur	15.74	4.85	3.60	2.85	2.37	2.03	1.75
FirstPrinPay	2/25/03	2/25/03	2/25/03	2/25/03	2/25/03	2/25/03	2/25/03
Maturity	11/25/31	2/25/16	4/25/12	12/25/09	7/25/08	8/25/07	11/25/06
Prin Window (Months)	346	157	111	83	66	55	46

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Option One Mortgage Acceptance Corporation 2003-1

Banc of America Securities



Rond Class: M1

Boild Class. Iff I									
		First	Next Pay	Actual					
Settle Date	Run To	Accrual	Date	Delay					
1/15/03	Call	1/15/03	2/25/03	0					
	Interest			Accrued					
Balance	Туре	Index Type	Margin	Interest					
72,000,000.00	Float	LIBOR1M	0.90	0					

	0 0	60 50	85 75	115 100	145 125	170 150	200 175
99.00000	0.95	1.02	1.07	1.12	1.15	1.17	1.18
99.06250	0.95	1.02	1.06	1.10	1.14	1.16	1.16
99.12500	0.94	1.01	1.05	1.09	1.12	1.14	1.14
99.18750	0.94	1.00	1.04	1.08	1.11	1.12	1.12
99.25000	0.94	0.99	1.03	1.06	1.09	1.10	1.11
99.31250	0.93	0.99	1.02	1.05	1.07	1.09	1.09
99.37500	0.93	0.98	1.01	1.04	1.06	1.07	1.07
99.43750	0.93	0.97	1.00	1.02	1.04	1.05	1.05
99.50000	0.93	0.96	0.99	1.01	1.03	1.04	1.04
99.56250	0.92	0.95	0.97	0.99	1.01	1.02	1.02
99.62500	0.92	0.95	0.96	0.98	0.99	1.00	1.00
99.68750	0.92	0.94	0.95	0.97	0.98	0.98	0.99
99.75000	0.91	0.93	0.94	0.95	0.96	0.97	0.97
99.81250	0.91	0.92	0.93	0.94	0.95	0.95	0.95
99.87500	0.91	0.92	0.92	0.93	0.93	0.93	0.93
99.93750	0.90	0.91	0.91	0.91	0.92	0.92	0.92
100.00000	0.90	0.90	0.90	0.90	0.90	0.90	0.90
100.06250	0.90	0.89	0.89	0.89	0.88	0.88	0.88
100.12500	0.89	0.88	0.88	0.87	0.87	0.87	0.87
100.18750	0.89	0.88	0.87	0.86	0.85	0.85	0.85
100.25000	0.89	0.87	0.86	0.85	0.84	0.83	0.83
100.31250	0.88	0.86	0.85	0.83	0.82	0.82	0.81
100.37500	0.88	0.85	0.84	0.82	0.81	0.80	0.80
100.43750	0.88	0.85	0.83	0.81	0.79	0.78	0.78
100.50000	0.88	0.84	0.82	0.79	0.77	0.76	0.76
100.56250	0.87	. 0.83	0.80	0.78	0.76	0.75	0.75
100.62500	0.87	0.82	0.79	0.77	0.74	0.73	0.73
100.68750	0.87	0.81	0.78	0.75	0.73	0.71	0.71
100.75000	0.86	0.81	0.77	0.74	0.71	0.70	0.70
100.81250	0.86	0.80	0.76	0.72	0.70	0.68	0.68
100.87500	0.86	0.79	0.75	0.71	0.68	0.66	0.66
100.93750	0.85	0.78	0.74	0.70	0.66	0.65	0.64
101.00000	0.85	0.78	0.73	0.68	0.65	0.63	0.63
WAL (Yrs)	26.41	8.88	6.29	4.84	4.12	3.81	3.76
Mod Dur	19.53	7.86	5.75	4.51	3.88	3.60	3.56
FirstPrinPay	2/25/25	8/25/07	5/25/06	2/25/06	4/25/06	5/25/06	7/25/06
Maturity	11/25/31	2/25/16	4/25/12	12/25/09	7/25/08	8/25/07	11/25/06
Prin Window (Months)	82	103	72	47	28	16	5

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Option One Mortgage Acceptance Corporation 2003-1

Banc of America Securities



Bond Class: M2

		First	Next Pay	Actual
Settle Date	Run To	Accrual	Date	Delay
1/15/03	Call	1/15/03	2/25/03	0
	Interest		· <u></u>	Accrued
Balance	Туре	Index Type	Margin_	Interest
60,000,000.00	Float	LIBOR1M	1.95	0

	010	60 50	85 75	115 100	145 125	170 150	200 175
99.00000	2.01	2.08	2.13	2.17	2.21	2.24	2.25
99.06250	2.00	2.07	2.12	2.16	2.20	2.22	2.23
99.12500	2.00	2.06	2.10	2.15	2.18	2.20	2.21
99.18750	2.00	2.06	2.09	2.13	2.16	2.18	2.19
99.25000	1.99	2.05	2.08	2.12	2.15	2.17	2.18
99.31250	1.99	2.04	2.07	2.10	2.13	2.15	2.16
99.37500	1.99	2.03	2.06	2.09	2.11	2.13	2.14
99.43750	1.98	2.02	2.05	2.08	2.10	2.11	2.12
99.50000	1.98	2.02	2.04	2.06	2.08	2.09	2.10
99.56250	1.97	2.01	2.03	2.05	2.06	2.08	2.08
99.62500	1.97	2.00	2.02	2.03	2.05	2.06	2.06
99.68750	1.97	1.99	2.01	2.02	2.03	2.04	2.04
99.75000	1.96	1.98	1.99	2.01	2.02	2.02	2.02
99.81250	1.96	1.97	1.98	1.99	2.00	2.00	2.01
99.87500	1.96	1.97	1.97	1.98	1.98	1.99	1.99
99.93750	1.95	1.96	1.96	1.96	1.97	1.97	1.97
100.00000	1.95	1.95	1.95	1.95	1.95	1.95	1.95
100.06250	1.95	1.94	1.94	1.94	1.93	1.93	1.93
100.12500	1.94	1.93	1.93	1.92	1.92	1.91	1.91
100.18750	1.94	1.93	1.92	1.91	1.90	1.90	1.89
100.25000	1.94	1.92	1.91	1.89	1.88	1.88	1.88
100.31250	1.93	1.91	1.90	1.88	1.87	1.86	1.86
100.37500	1.93	1.90	1.88	1.87	1.85	1.84	1.84
100.43750	1.93	1.89	1.87	1.85	1.84	1.83	1.82
100.50000	1.92	1.88	1.86	1.84	1.82	1.81	1.80
100.56250	1.92	1.88	1.85	1.82	1.80	1.79	1.78
100.62500	1.91	1.87	1.84	1.81	1.79	1.77	1.76
100.68750	1.91	1.86	1.83	1.80	1.77	1.75	1.74
100.75000	1.91	1.85	1.82	1.78	1.76	1.74	1.73
100.81250	1.90	1.84	1.81	1.77	1.74	1.72	1.71
100.87500	1.90	1.84	1.80	1.76	1.72	1.70	1.69
100.93750	1.90	1.83	1.79	1.74	1.71	1.68	1.67
101.00000	1.89	1.82	1.78	1.73	1.69	1.67	1.65
WAL (Yrs)	26.41	8.88	6.29	4.83	4.07	3.68	3.50
Mod Dur	17.18	7.45	5.53	4.36	3.73	3.41	3.25
FirstPrinPay	2/25/25	8/25/07	5/25/06	2/25/06	2/25/06	3/25/06	4/25/06
Maturity	11/25/31	2/25/16	4/25/12	12/25/09	7/25/08	8/25/07	11/25/06
Prin Window (Months)	82	103	72	47	30	18	8

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Option One Mortgage Acceptance Corporation 2003-1

Banc of America Securities



Bond Class: M3

		First	Next Pay	Actual
Settle Date	Run To	Accrual	Date	Delay
1/15/03	Call	1/15/03	2/25/03	0
	Interest			Accrued
Balance	Туре	Index Type	Margin	Interest
36,000,000.00	Float	LIBOR1M	3.50	0

·							
_	0 0	60 50	85 75	115 100	145 125	170 150	200 175
99.00000	3.57	3.64	3.69	3.74	3.78	3.80	3.82
99.06250	3.56	3.63	3.68	3.72	3.76	3.78	3.80
99.12500	3.56	3.62	3.66	3.71	3.74	3.77	3.78
99.18750	3.55	3.62	3.65	3.69	3.72	3.75	3.76
99.25000	3.55	3.61	3.64	3.68	3.71	3.73	3.74
99.31250	3.55	3.60	3.63	3.66	3.69	3.71	3.72
99.37500	3.54	3.59	3.62	3.65	3.67	3.69	3.70
99.43750	3.54	3.58	3.61	3.63	3.65	3.67	3.68
99.50000	3.53	3.57	3.59	3.62	3.64	3.65	3.66
99.56250	3.53	3.56	3.58	3.60	3.62	3.63	3.64
99.62500	3.53	3.55	3.57	3.59	3.60	3.61	3.62
99.68750	3.52	3.54	3.56	3.57	3.59	3.59	3.60
99.75000	3.52	3.54	3.55	3.56	3.57	3.58	3.58
99.81250	3.51	3.53	3.54	3.54	3.55	3.56	3.56
99.87500	3.51	3.52	3.52	3.53	3.53	3.54	3.54
99.93750	3.50	3.51	3.51	3.51	3.52	3.52	3.52
100.00000	3.50	3.50	3.50	3.50	3.50	3.50	3.50
100.06250	3.50	3.49	3.49	3.49	3.48	3.48	3.48
100.12500	3.49	3.48	3.48	3.47	3.47	3.46	3.46
100.18750	3.49	3.47	3.46	3.46	3.45	3.44	3.44
100.25000	3.48	3.46	3.45	3.44	3.43	3.42	3.42
100.31250	3.48	3.46	3.44	3.43	3.41	3.41	3.40
100.37500	3.47	3.45	3.43	3.41	3.40	3.39	3.38
100.43750	3.47	3.44	3.42	3.40	3.38	3.37	3.36
100.50000	3.47	3.43	3.41	3.38	3.36	3.35	3.34
100.56250	3.46	3.42	3.39	3.37	3.35	3.33	3.32
100.62500	3.46	3.41	3.38	3.35	3.33	3.31	3.30
100.68750	3.45	3.40	3.37	3.34	3.31	3.29	3.28
100.75000	3.45	3.39	3.36	3.32	3.30	3.27	3.26
100.81250	3.45	3.39	3.35	3.31	3.28	3.26	3.24
100.87500	3.44	3.38	3.34	3.30	3.26	3.24	3.22
100.93750	3.44	3.37	3.33	3.28	3.24	3.22	3.20
101.00000	3.43	3.36	3.31	3.27	3.23	3.20	3.18
WAL (Yrs)	26.37	8.76	6.20	4.76	3.99	3.58	3.34
Mod Dur	14.38	6.83	5.15	4.11	3.52	3.20	3.01
FirstPrinPay	2/25/25	8/25/07	5/25/06	2/25/06	2/25/06	2/25/06	2/25/06
Maturity	11/25/31	2/25/16	4/25/12	12/25/09	7/25/08	8/25/07	11/25/06
Prin Window (Months)	82	103	72	47	30	19	10